

# EXTENSIONS OF REMARKS

CONGRATULATING THE FRANCIS  
HOWELL GOLDEN GIRLS DANCE  
TEAM

**HON. BLAINE LUETKEMEYER**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 15, 2015*

Mr. LUETKEMEYER. Mr. Speaker, I rise today to ask my colleagues to join me in congratulating the Francis Howell Golden Girls Dance Team, on their Class 6A State Championship win at the Missouri Dance Team Association competition.

These students and their coach should be commended for all of their hard work throughout this past year and for bringing home the state championship to their school and community.

I ask you in joining me in recognizing the Francis Howell Golden Girls Dance Team for a job well done!

MORTGAGE CHOICE ACT OF 2015

SPEECH OF

**HON. ELIJAH E. CUMMINGS**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 14, 2015*

Mr. CUMMINGS. Mr. Speaker, in the wake of the 2008 financial crisis, the Dodd-Frank Wall Street Reform and Consumer Protection Act included provisions that prohibited mortgage lenders from using their title insurance affiliates to gouge consumers.

Dodd-Frank created a new category of mortgages called Qualified Mortgages (QM). Lenders that issue these mortgages are granted special legal protection in exchange for keeping costs for consumers below a certain threshold. The costs considered under the QM standard encompass all compensation a mortgage lender receives—including title insurance costs a consumer pays to a company affiliated with a lender.

These provisions recognized an unfortunate reality: many lenders use their title insurance affiliates to charge consumers unnecessarily high fees. According to a 2007 report issued by the Government Accountability Office (GAO), for example, 70 cents of every dollar paid for title fees go toward lining the pockets of agents—not covering losses for the lender.

And the nature of the title insurance market has also opened the door to fraud against homeowners. Just recently in my home state of Maryland, the Consumer Financial Protection Bureau and the Maryland Attorney General negotiated a \$35.7 million settlement against Wells Fargo and JPMorgan Chase after finding that loan officers at these banks received illegal kickbacks to steer customers to a Maryland-based title company.

Americans seeking to purchase a home deserve better from the title insurance market. And by including affiliated insurance fees in its

definition of costs, the QM standard represents an important first step in protecting consumers from collusion and price-gouging.

Rather than strengthen these protections, however, H.R. 685 would create loopholes to exempt affiliated insurance fees from the QM cost definition and allow lenders to hit borrowers with hundreds and even thousands of dollars in unnecessary mortgage costs.

By rolling back protections for borrowers and raising mortgage costs, H.R. 685 would hurt homebuyers just as our housing sector is beginning to stabilize from the consequences of a financial crisis caused by unscrupulous and abusive practices. I urge my colleagues to reject this destructive bill.

RECOGNIZING MR. CHUCK  
KLAUSING ON HIS INDUCTION TO  
THE FOOTBALL COACHES HALL  
OF FAME

**HON. BILL SHUSTER**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 15, 2015*

Mr. SHUSTER. Mr. Speaker, I rise today to recognize Mr. Chuck Klausing of Indiana, Pennsylvania for his induction into the Football Coaches Hall of Fame.

Mr. Klausing began his 46-year coaching career in 1948 as head coach at Pitcairn High School before moving to Braddock High in 1954. Throughout the six years that followed, his teams at Braddock remained undefeated for 55 straight games, establishing a national record. They outscored their opposition 1471–302, won six consecutive Western Pennsylvania Interscholastic Athletic League championships, and were featured in Sports Illustrated.

Following his years at Braddock, Mr. Klausing went on to continued success as the head football coach at Indiana University of Pennsylvania from 1964 to 1969 and at Carnegie Mellon University from 1976 to 1985. While at Carnegie Mellon, he led the school to six conference championships and the NCAA Division III playoffs four times. He won television's National Coach of the Year awards in 1979 and 1983, and was inducted into the College Football Hall of Fame as a coach in 1998.

In addition to Mr. Klausing's coaching achievements, he is a veteran of World War II and holds a degree in education from Slippery Rock University. Mr. Klausing's induction in the Football Coaches Hall of Fame brings great distinction upon himself, his community, and the 9th District of Pennsylvania. I invite my colleagues to join me in offering congratulations for his many outstanding achievements over his career.

ANNIVERSARY OF BOKO HARAM  
KIDNAPPINGS

**HON. DONALD M. PAYNE, JR.**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 15, 2015*

Mr. PAYNE. Mr. Speaker, I rise today with my colleagues to recognize the one-year anniversary of the kidnapping of nearly 300 Nigerian girls by the terrorist group Boko Haram.

A year after this horrific act was perpetrated, 219 of the girls remain missing. Few know of their struggles and of the events in Nigeria, and the world's focus has largely shifted from rescue to remembrance.

But we have an opportunity, and a moral responsibility, to act. To ensure the safe return of these young girls and eliminate Boko Haram, so that no one else's child suffers at their hands.

The missing girls risked their lives in pursuit of education. Among them we see lawyers, doctors, teachers—future leaders of their country. We see our own daughters.

Today, I call on my colleagues not just to remember these girls, but to recommit to their rescue by passing legislation to combat Boko Haram.

STOPPING BOKO HARAM

**HON. DAVID N. CICILLINE**

OF RHODE ISLAND

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 15, 2015*

Mr. CICILLINE. Mr. Speaker, it has now been one year since the kidnapping of 270 Nigerian girls from their school dormitory.

In the time since then, thousands of Nigerian men and women have been captured, slaughtered, and raped simply for practicing their Christian faith or pursuing an education.

These horrific atrocities cry out for a response.

We need to continue to speak up and speak out until Boko Haram is defeated, and we bring back these girls.

Imagine, for a moment, facing the possibility of death every day because violent, militant extremists were wreaking havoc just outside your door.

Imagine, for a moment, having to leave behind everything you owned, all your possessions, your entire life, just to keep yourself and your family safe.

Imagine, for a moment, that your own loved ones were murdered simply for practicing their faith or going to school.

Yet, these are the realities of life for more than a million Nigerians today.

I applaud my colleague, Congresswoman FREDERICA WILSON, for her strong leadership on this issue, and I urge my colleagues to continue speaking out until Boko Haram is defeated and these girls are returned home.

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

FISHING ECONOMY IMPROVEMENT  
ACT**HON. GREGORIO KILILI CAMACHO  
SABLAN**OF THE NORTHERN MARIANA ISLANDS  
IN THE HOUSE OF REPRESENTATIVES*Wednesday, April 15, 2015*

Mr. SABLAN. Mr. Speaker, today I am introducing the Fishing Economy Improvement Act. The bill reauthorizes the Magnuson-Stevens Fishery Conservation and Management Act and makes a number of refinements, which I believe can help Magnuson-Stevens Act work even more effectively at ensuring that the United States of America has viable fish stocks and a thriving fishing economy today and into the future.

In developing the policy proposals in this bill I have worked closely with Mr. HUFFMAN, the Ranking Member on the Natural Resources Subcommittee on Water, Power, and Oceans. Together, we have sat through hours of hearings on a reauthorization of the Magnuson Act and heard problems identified and remedies suggested from a variety of groups with an interest in America's fisheries.

That experience has made clear that there are a number of areas where there could be bipartisan agreement on improvements that can be made to Magnuson. In this time of "gridlock" in Congress, I think it is important that we do not miss opportunities in areas where there is consensus.

So, for instance, the Fishing Economy Improvement Act proposes that we improve fisheries data collection through the use of electronic monitoring and that we overhaul the way that the federal government manages this data so that we get the most value from it. The Fishing Economy Improvement Act increases opportunities for public participation in the fishery management process by requiring widely accepted, modern-day practices such as live, online broadcasting of fishery council meetings. And the bill allows for data collected by states from recreational fishing to be incorporated into federal assessments of the health of fish stocks. These are all ideas that find wide agreement on both sides of the aisle and could further improve the effectiveness of the Magnuson-Stevens conservation and management practices we already have in place.

Of course, I also have a responsibility to the people I represent to look for improvements to our national fishing policies that could specifically yield improvements for the Northern Mariana Islands. One proposal in the Fishing Economy Improvement Act is to assure the interests of subsistence fishers, or what the Food and Agriculture Organization of the United Nations refers to as artisanal fishers, are represented on the regional fishery management councils. The people of the Northern Mariana Islands are generally not involved in industrial scale fishing, but we have a tradition of livelihood from the sea that goes back for millennia and continues to this day. These island fishermen and women should have a seat on the Western Pacific Regional Fishery Management Council, right beside the industrial users—as should Native Alaska and Native American subsistence users on the other seven regional councils, where appropriate. This proposal, too, is an area of bipartisan agreement.

Pacific islanders also should have a more official role in the international organization

that is responsible for managing and conserving tuna and other highly migratory fish in our region. For that reason, the Fishing Economy Improvement Act requires that one of the five U.S. seats on the Western and Central Pacific Fisheries Commission always be held by a resident of American Samoa, Guam, or the Northern Mariana Islands. The seat would rotate among our three island jurisdictions.

I also believe that, when the rights to fish around the Northern Mariana Islands are sold, the fees should go directly to the government of the Northern Mariana Islands. Right now, some of those fees go to WestPac, the federal regional council, and WestPac has to use the funds for marine conservation. I am not opposed to conservation. We cannot have a strong fishing economy unless we manage stocks sustainably and maintain the overall health of the oceans. But revenues from Northern Marianas resources belong to the people of the islands. Their own government should decide the best use for those funds—not WestPac, a federal agency. My bill helps ensure that revenues from fishing around the U.S. Pacific islands, such as the Northern Marianas, go to people of those islands.

The people of the Pacific islands have a deep cultural tradition of decision-making by consensus. The tradition on the Northern American continent was often to move farther west when neighbors proved difficult. On tiny islands surrounded by vast oceans there is greater pressure to get along and find agreement.

In that spirit I am introducing the Fishing Economy Improvement Act. I ask that Members on both sides of the aisle consider whether there are areas in fishery management where we can find common ground. I look forward to reaching out to Mr. YOUNG of Alaska, who has also introduced legislation reauthorizing the Magnuson-Stevens Fishery Conservation and Management Act. I know there are proposals in Mr. YOUNG's bill with which I can agree; and I believe there are ideas in the bill I have introduced that are in harmony with or could build upon the proposals in his bill.

RECOGNIZING THE 2015 INDUCTEES  
TO THE NORTHERN VIRGINIA  
FOOTBALL HALL OF FAME**HON. GERALD E. CONNOLLY**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 15, 2015*

Mr. CONNOLLY. Mr. Speaker, I rise today to recognize the Northern Virginia Football Hall of Fame and to congratulate the 2015 inductees and scholarship award recipients.

The importance of youth sports cannot be overstated. Participation in organized sports instills in our youth many values that will serve them well throughout life. These values include sportsmanship, teamwork, honesty, a sense of belonging, and, maybe most important, the work ethic developed by striving for success and working to achieve a common goal.

I commend the Northern Virginia Football Hall of Fame (NVFHOF) for providing opportunities for our children to succeed and be a part of a team. I also congratulate the following students, coaches and community lead-

ers who are being inducted during the 25th Annual NVFHOF Awards Banquet:

\$1,500 Scholarship Award Recipients: Ashleigh Holsworth (West Potomac HS), Ryan L. Bursiek (West Springfield HS), and Jonathan R. McVicker (Lake Braddock SS), and Mason Scoville (Westfield HS)

Fairfax County Football Hall of Fame 2015 Inductees: Michael Claussin (Springfield Youth Club, West Springfield HS, JMU, Jacksonville Jaguars, Buffalo Bills, and Washington Redskins), Vaughn Lewis (Edison HS Head Coach, Thomas Jefferson HS Head Coach, Stafford HS Asst. Coach), and Jeff Davey (Chantilly YA, Club Commissioner, Youth Football Head Coach)

Football Officials of the Year: Andre Jones (Fairfax County FOA), Rick Artigas (Northern Virginia FOA), and Anthony Wallace (D.C. Metropolitan FOA)

Karl Davey Community Achievement Award: John Reynolds (FCPS Athletic Training Programs Administrator)

Tom Davis Meritorious Service Award: Dan Sutherland (FCPA, Grounds Management Manager)

Gene Nelson Commissioner of the Year Award: David Hall (Commissioner, VYI)

High School Players of the Year: James Gibson, III (Westfield HS), Tyler West (Langley HS), Gerald Hulett, Jr. (South County HS), Matt Gallagher (Battlefield HS), Will Mejia (Falls Church HS), Nick Mathews (Patriot HS)

High School Coaches of the Year: Wayne Hogwood (Wakefield HS), Chris Haddock (Centreville HS)

Youth Sports Players of the Year: Malachi Galloway (Alex. Rec.), Aaron Saunders (American Pride YF), Dakwandre Marshall (Annandale Boys & Girls Club), Savion Whiting (Arlington FL), Nathan Smith, (BRYC), Pierre Johnson (CYA), Aidan Doherty (Dulles South YL), Bradley M. Brewington IV (Fairfax Police YL), Benjamin Pavak (Ft. Belvoir Youth Sports), Mike Pidgeon (Ft. Hunt), E. Claybyrne Prescott Sailor (Gainsville-Haymarket), Justin Gibson (Gum Springs), Stephen Schoenefeldt (Herndon Optimist Club), Christina Thompson (James Lee), William Scott Wolfe (Lee-Franconia), Spencer Irons (Manassas YFL), Mathew Moschella (McLean YF), Cameron Savage (RYA), Ethan Davies (SCAA), Matt Hunter (SYA), Ryan Lipton (Springfield Youth Club), and Chandler O'Rourke (VYI)

Youth Sports Coaches of the Year: Mike Johnson (VYI), Matt Huling (SYA), Chris Goings (CYA), and Ken Simmons (BRYC)

Youth Cheerleaders of the Year: Layla Menard (American Pride Youth Football), Payton Delean (Dulles South Youth League), Daisy Anderson (VYI) and Emma Sahlgren (VYI)

Mr. Speaker, I ask that my colleagues join me in congratulating the Northern Youth Football League as well as those students, coaches and community leaders who are being honored at this 2015 Hall of Fame celebration.

HONORING THE 150TH ANNIVERSARY  
OF FIRST BAPTIST  
CHURCH, BERKLEY**HON. ROBERT C. "BOBBY" SCOTT**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 15, 2015*

Mr. SCOTT of Virginia. Mr. Speaker, I rise today to honor the 150th anniversary of First Baptist Church, Berkley in Norfolk, Virginia.